Certificate Number: 00436-UT-CC-002622656

CERTIFICATE OF COUNSELING

| I CERTIFY that on October 3, 2007 | maniminanishi (1) | 10:30 | o'clock AM PDT |
|--|--|--|--|
| Ted Gardiner | ardiner received from | | |
| Granite Lake Educational Resources | مشاوات فلاراف المشاعدة استناست المشاطرة والإرامة والإرامة ومن والمراسل والإرامة بالمرادة | aka pilininkolominkaksinisiskolomina sakunin kundust suusuudu niiston istely sekkirilist | |
| an agency approved pursuant to 11 U.S.C | . § 111 to | provide credi | t counseling in the |
| District of Utah | ikad stalinkonalinenkonnokonnokonski kolonika (* 🔻 | individual [| or group] briefing that complied |
| with the provisions of 11 U.S.C. §§ 109(1 | * | | |
| A debt repayment plan was not prepared | er standarden en e | ebt repaymen | t plan was prepared, a copy of |
| the debt repayment plan is attached to thi | s certificat | igne Salesa | |
| This counseling session was conducted by telephone | | | |
| | | | and the second s |
| Date: October 3, 2007 | By | /s/Sharri Floy | Emilian Visita |
| | Name | Sherri Floyd | |
| | Tite | Counselor | |
| | | | |

l/l d

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).